

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Elnora Johnson Gooch

S.S. No.: xxx-xx-4827

Mailing Address: 2117 Baltic Avenue, Durham, NC 27707-

Case No. 08-81428

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on September 29, 2008.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: October 3, 2008

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 4/16/06)

CH. 13 PLAN - DEBTS SHEET
(EASTERN OR MIDDLE DISTRICT - DEBT BUSTER)

Date: 9/23/08
Lastname-SS#: Gooch-4827

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

| Creditor Name | Sch D # | Description of Collateral |
|--------------------|---------|---------------------------|
| All PMSI Creditors | N/A | Furniture/Miscellaneous |
| CitiMortgage | 1 | Home and Lot |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

SURRENDER COLLATERAL

| Creditor Name | Description of Collateral |
|---------------|---------------------------|
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| | |
| | |
| | |
| | |
| | |

ARREARAGE CLAIMS ON RETAINED COLLATERA

| Creditor Name | Sch D # | Arrearage Amount |
|---------------|---------|------------------|
| N/A | | |
| | | |
| | | |
| | | |

REJECTED EXECUTORY CONTRACTS/LEASES

| Creditor Name | Description of Collateral |
|---------------|---------------------------|
| | |
| | |
| | |
| | |

STD - SECURED DEBTS (Retain Collateral & Pay FMV Of Collateral)

| Creditor Name | Sch D # | FMV | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|---------------|---------|-----|-----------|---------------------|-----------------------|---------------------------|
| N/A | | | | | | |
| | | | | | | |
| | | | | | | |

STD - SECURED DEBTS & 910 CLAIMS (Pay 100%)

| Creditor Name | Sch D # | Payoff Amount | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|---------------|---------|---------------|-----------|---------------------|-----------------------|---------------------------|
| N/A | | | | | | |
| | | | | | | |
| | | | | | | |

ATTORNEY FEES (Unpaid part)

Law Offices of John T. Orcutt, P.C. \$2,500

SECURED TAXES

IRS Tax Liens
Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes
State Taxes
Personal Property Taxes
Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100% Int.% Payoff Amount)

N/A

GENERAL NON-PRIORITY UNSECURED DEBTS (Amount to Pay*)

DMI = None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 99 /mo for 36 months, then
\$ N/A /mo for N/A months.**

Definitions

Sch D # = The number of the secured debt as listed on Schedule D.

Int. Rate = Interest Rate = Trustee's rate = Till rate.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = DMI x total no. of months of plan

** = Plan duration is subject to "Duration of Chapter 13 Plan" provision.

Chap13_Plan_Debt_Buster (rev. 2/22/07) © John T. Orcutt (Page 4 of 4)

Other Miscellaneous Provisions

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Aspire Visa
Post Office Box 105374
Atlanta, GA 30348-5374

First National Bank
Post Office Box 5097
Sioux Falls, SD 57117-5097

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Bank of America
4060 Ogletown/Stanton Road
Newark, DE 19713

HSBC
Post Office Box 80084
Salinas, CA 93912

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Benjamin Gilbert, Director
Attn: Legal Dept. of UNC Hospitals
101 Manning Drive
Chapel Hill, NC 27514

Juniper Bank
Post Office Box 8802
Wilmington, DE 19899-8802

Internal Revenue Service**
Post Office Box 21126
Philadelphia, PA 19114-0326

Blair Cata
Post Office Box 29185
Shawnee Mission, KS 66201-9185

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Capital One
Post Office Box 85015
Richmond, VA 23285-5015

North Carolina Department of Re
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Experian
P.O. Box 2002
Allen, TX 75013-2002

CitiMortgage
Post Office Box 9438
Gaithersburg, MD 20898-9438

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Orchard Bank
c/o HSBC Card Services
Post Office Box 80084
Salinas, CA 93912-0084

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit One Bank
Post Office Box 98873
Las Vegas, NV 89193

Parkwood Volunteer Fire Dept. In
Post Office Box 863
Lewisville, NC 27023-0863

UNC Hospitals
211 Friday Center Drive
Suite G-21
Chapel Hill, NC 27517

UNC Physicians & Associates
Post Office Box 900014
Raleigh, NC 27675-9014